

## LOAN FINANCING CONDITIONS

### consumer loan in RSD

1. Product user	
1.1 Eligible clients	Employees citizens of the Republic of Serbia residents having domicile on the territory where the Republic of Serbia has full integrity and for which the Report from the Credit Bureau can be obtained through the Association of Serbian banks, with the proviso that if they are employed part-time must receive salaries through payment accounts at the Bank.
2. Description of key features of the loan product	
2.1 Loan type	Consumer loan in RSD.
2.2 Tenor of the loan	<ol style="list-style-type: none"> <li>1. Clients employed for indefinite period:           <ul style="list-style-type: none"> <li>• 12, 18, 24, 36, 48, 60 or 71 months.</li> </ul> </li> <li>2. Clients employed for definite period:           <ul style="list-style-type: none"> <li>• 12, 18, 24 or 36 months.</li> </ul> </li> </ol>
2.3 Total loan amount	<ol style="list-style-type: none"> <li>1. Clients employed for indefinite period:           <ul style="list-style-type: none"> <li>• RSD 25,000 – 2,250,000;</li> </ul> </li> <li>2. Clients employed for definite period:           <ul style="list-style-type: none"> <li>• RSD 25,000 – 300,000.</li> </ul> </li> </ol>
2.4 Deposit / down payment	No deposit / down payment.
2.5 Currency in which the loan is approved, in case of the loan with contracted FX clause and exchange rate type (level of official middle exchange rate), as date of calculation	RSD.
2.6 Purpose	Financing the purchase of consumer goods and services intended for personal use by individuals.
2.7 Periods when installments fall due for payment (monthly, quarterly and etc...)	Monthly.
2.8 Manner of loan disbursement	On the account of the seller, legal entity or entrepreneur, which is the issuer of the pro forma invoice / invoice.

<p>2.9 Manner of loan repayment and pay-out of annuities</p>	<ol style="list-style-type: none"> <li>1. For clients who receive salary onto payment account in Bank: <ul style="list-style-type: none"> <li>• Standing order.</li> </ul> </li> <li>2. For clients who don't receive salary onto payment account in Bank: <ul style="list-style-type: none"> <li>• Standing order;</li> <li>• Conditional administrative ban.</li> </ul> </li> </ol>
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<p><b>3. Loan expenses</b></p>	
<p>3.1 Level and variability of annual nominal interest rate</p>	<ol style="list-style-type: none"> <li>1. Clients employed for an indefinite period, fixed interest rate for a term of up to 71 months: <ul style="list-style-type: none"> <li>• from 11.95% to 13.95%, p.a., for clients who receive earnings through a payment account in the Bank, that is, who will transfer earnings to the Bank;</li> <li>• 16.40%, p.a., for clients who do not receive earnings through a payment account in the Bank.</li> </ul> </li> <li>2. Clients employed for an indefinite period, variable interest rate for a term of 71 months: <ul style="list-style-type: none"> <li>• 6m BELIBOR + fixed margin from 6.75% to 8.00%, p.a., for clients who receive earnings through a payment account in the Bank, that is, who will transfer earnings to the Bank;</li> <li>• 6m BELIBOR + fixed margin of 11.25%, p.a., for clients who do not receive earnings through a payment account in the Bank.</li> </ul> <p>The amount of the interest rate when releasing a loan in the exchange rate is determined based on the value of 6m BELIBOR, which is applied for the current six-month period.</p> <p>The adjustment of the value of 6m BELIBOR is carried out every six months with the value of 6m BELIBOR on the dates of 04.30. and 31.10. It is applied for the following six-month period for annuity maturities starting from June 25 and December 25. The bank notifies the borrower of the new interest rate and the date of its application at least 15 days before its application.</p> </li> <li>3. Clients employed for a certain period of time, fixed interest rate for a term of up to 36 months: <ul style="list-style-type: none"> <li>• 16.40%, p.a., for clients who receive earnings through a payment account in the Bank.</li> </ul> <p>In the event that the loan beneficiary stops receiving earnings through the payment account in the Bank or has undertaken to transfer the earnings to the Bank, and does</p> </li> </ol>

	<p>not do so within 60 days from the day the loan is released to the exchange rate, the Bank reserves the right to:</p> <ul style="list-style-type: none"> <li>• when the loan is repaid at a fixed interest rate, the nominal interest rate is increased to 16.40%, p.a., fixed, which will be applied to the rest of the debt;</li> <li>• when the loan is repaid at a variable interest rate, the fixed part of the nominal interest rate increases to 11.25%, p.a., which will be applied to the rest of the debt.</li> </ul> <p>The Bank will notify the borrower of the new loan repayment conditions, determined in the previous paragraph, along with the submission of a new loan repayment plan.</p>
3.2 Method of interest calculation	Proportional method 28-31/360.
3.3 Default Interest rate	<p>Legal default interest rate if it is higher than the agreed, otherwise the agreed interest rate.</p> <p>Legal default interest rate is in accordance with the Law regulating its level.</p>
3.4 Type and level of all fees and other costs to be borne by the loan user	<ol style="list-style-type: none"> <li>1. One bill of exchange: RSD 50, onetime payment..</li> <li>2. Credit Bureau Report: RSD 246, onetime payment.</li> <li>3. Fee for loan disbursement: 1.00% of the loan amount, onetime payment before the realization of the loan.</li> <li>4. Fee for maintaining the Package payment account with basic services: RSD 150, per month (only if the user doesnot have a payment account in the Bank).</li> </ol>
<b>4. Other relevant information</b>	
4.1 Conditions and manner of early loan repayment	In line with the Law on Financial Services Consumer Protection Law.
4.2 Minimal collateral	One bill of exchange with no-protest clause.

These conditions shall expose on 21.12.2022. and shall apply starting from 05.01.2023.